

MORTGAGE LOAN SPECIALIST

APPLICATION DEADLINE IS WEDNESDAY, DECEMBER 2, 2015 AT 11:59PM

Division: Single Family Programs

Reports to: Director of Single Family Loan Operations or Mortgage Loan Closing Manager

Location: Nashville, TN

Full-time/Part-time: Full-time

Salary Grade: 29

Monthly Salary Range Minimum: \$3,023

FLSA Classification: Non-exempt (01)

Critical features of this job are described under the headings below. They may be subject to change due to changes in our business processes or other business-related reasons.

POSITION SUMMARY: Works with both the underwriting and post-closing departments, depending on the work flow volume, in processing and reviewing loan applications in compliance with the organization and guarantor/insurer regulations.

ESSENTIAL DUTIES AND RESPONSIBILITIES

Essential duties and responsibilities include the following. Other duties may be assigned.

- Processes overnight express mail.
- Reviews 1st and 2nd mortgage notes to determine conformity and compliance.
- Reviews closed mortgage loan documentation to ensure organization is in proper lien position and meets insurer guidelines.
- Scans mortgage notes into the loan origination system; files original notes.
- Provides excellent customer service in answering telephones (General Closing Line) in a businesslike manner, giving general information to lenders and potential new Originating Agents.
- Enters pertinent data in the Closed Loan Tracking System.
- Maintains a high level of written and oral communication with Originating Agents to ensure accurate and timely receipt of final documentation.
- Works with the lender and master servicer on conventional files (Federal National Mortgage Association/ Federal Home Loan Mortgage Corporation - FNMA/FHLMC) to identify loan deficiencies.
- Reviews results of the Late Loan Report, reporting progress and problems to the Director of Single Family Loan Operations or the Mortgage Loan Closing Manager, as appropriate.
- Maintains timely follow-up.
- Offers support to other areas in the division, such as data entry or scanning, as necessary or as time allows.

MINIMUM QUALIFICATIONS

The requirements listed below are representative of the knowledge, skills, and/or abilities required.

Education and Experience:

- High school diploma or equivalent GED.
- Experience in the mortgage lending field; minimum of three years of experience is preferred.
- Recent employment in the mortgage banking field is preferred.

The above qualifications express the minimum standards of education and/or experience for this position. Other combinations of education and experience, if evaluated as equivalent, may be taken into consideration.

Knowledge, Skills, Abilities, and Competencies:

- Knowledge of loan processing and underwriting requirements for Federal Housing Administration (FHA), Veterans Administration (VA), United States Department of Agriculture/Rural Development (USDA/RD), FHLMC, FNMA, and Private Mortgage Insurance (PMI).
- Good loan closing knowledge.
- Strong interpersonal skills.
- Excellent verbal and written communication skills.
- Builds and maintains positive relationships with internal and external constituents.
- Strong organizational skills.
- Strong time management skills; uses time effectively; consistently meets deadlines.
- Ability to exercise good judgment in evaluating complex situations.
- Ability to adjust to frequent procedural change.
- Documents regularly, thoroughly, accurately, and completely.
- High level of detail and accuracy.
- Exercises good and consistently fair judgment, courtesy, and tact in dealing with the staff and public in giving and obtaining information.
- Computer literate; proficient in Microsoft Word, Excel, Outlook, and the internet; able to effectively adapt to and use other computer systems as needed for daily activities.

Special Demands:

The special demands described here are representative of those that must be met by a staff member to successfully perform the essential functions of this job.

- While performing the duties of this job, the employee is regularly required to sit; stand; use hands to finger, handle or feel; and talk and hear.
- The employee is occasionally required to walk; reach with hands and arms, and stoop, kneel, or crouch.
- Specific vision abilities required by this job include close vision, distance vision, and the ability to adjust focus.

EQUAL OPPORTUNITY/EQUAL ACCESS/AFFIRMATIVE ACTION EMPLOYER

APPLICATION MUST BE COMPLETED AND RESUME ATTACHED FOR CONSIDERATION